

**MORTGAGE CONDITIONAL APPROVAL**

JPMorgan Chase Bank, N.A.  
1820 E Sky Harbor Circle S Flr 2  
Phoenix, AZ 85034-9701

JAMES DAVIS  
9112 WHITE AVE  
SAINT LOUIS, MO 63144

Loan Number: [REDACTED]  
Property Address: 9112 WHITE AVE  
SAINT LOUIS, MO 63144  
Date: September 9, 2011

**GOOD NEWS! YOU HAVE RECEIVED A CHASE MORTGAGE CONDITIONAL APPROVAL.**  
We're ready to make your refinancing experience as fast and easy as possible.

Dear JAMES DAVIS:

Thank you for talking with me about refinancing your mortgage with Chase. I am pleased to be able to send you this Conditional Approval Letter. Now we can work together to begin processing your application and complete your refinancing.

You are now conditionally approved for a mortgage loan based on the terms below. We will complete your mortgage application as soon as you meet all the loan conditions on the following page(s).

<b>LOAN INFORMATION</b>	
Loan Amount	\$390,500.00
Product Type	FHLMC 30 YR Fixed LTV>105%
Term in Years	30
Estimated Interest Rate	4.750%
Rate Locked?	Yes
Estimated Discount Points	0.000%
Estimated Monthly Payment (only includes Principal and Interest)	\$2,037.04
Escrowing Taxes and Insurance?	Yes
Occupancy Type	Primary Residence
Mortgage Insurance Required?	Yes
<b>CONDITIONAL APPROVAL EXPIRATION DATE:</b>	<b>October 9, 2011</b>

Note: Any changes may affect the interest rate and discount points or other terms of this Conditional Approval.

This Conditional Approval Letter is based on the information you provided in your application, is not a commitment and may be subject to revision or revocation if there are changes to our credit policy or loan programs. Please refer to your Lock-In Agreement, if applicable, for specific terms if you have elected to lock your rate. If you do not return requested documentation quickly or there is a change in your financial or credit condition or in any other information provided to us, Chase reserves the right to cancel this Conditional Approval. This Conditional Approval is subject to compliance with all applicable federal, state and local laws, rules and regulations and the execution of all documentation required by Chase. With your best interests in mind, Chase will not make high-cost loans; therefore, this Conditional Approval is subject to Chase's determination that the loan is not a high-cost loan.

Thank you for choosing Chase for your mortgage financing needs. Please provide the information requested on the following page(s) within 3 days. It is important that you contact me so I can make sure all of your necessary documentation is received and you have a timely and smooth closing.

Sincerely,

Josh Rapaport  
Mortgage Consultant  
(877)483-3528 (866)750-5458  
JOSH.X.RAPAPORT@CHASE.COM

Mortgage Loan Originator Registry Number: 598623

Conditional Approval for Refinancing

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**EXHIBIT**

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**EXHIBIT A**

**MORTGAGE CONDITIONAL APPROVAL: CONDITIONS**

**CHASE** 

September 9, 2011

Loan Number: 

JAMES DAVIS, Cynthia Davis

**TO MOVE TO THE NEXT STEP IN THE MORTGAGE APPROVAL PROCESS, WE NEED ADDITIONAL INFORMATION FROM YOU.**

You have been conditionally approved. We've listed the conditions that need to be satisfied so that we can complete your application. You'll see what you need to take care of, what we'll do after we receive your information, and what other companies (such as title or appraisal companies) will provide.

**You will need to gather and return the following:**

We must receive all the necessary information before we can complete your application. (We've also enclosed a *Follow-up Checklist* for you to use that shows the same conditions you are responsible for meeting.)

- ☐ All borrower(s) must complete, sign and date an IRS form 4506-T at time of closing.
- ☐ All borrower(s) must complete, sign and date an IRS form 4506-T at time of application.
- ☐ Evidence of adequate homeowners insurance coverage is required prior to closing.

**We will obtain and review the following:**

- Provide documentation showing secondary financing has been subordinated.
- Cash back to the borrower cannot exceed \$250. Any excess funds must be used to reduce the loan balance.
- Financed closing costs cannot exceed actual closing costs/prepays/discount points, 4% of current unpaid principal balance or \$5000, whichever is less.
- This loan must close on or before the Overall Document Expiration Date.
- The following electronic value was used in the loan evaluation. The Note must be dated within 120 days of the date shown: 331344 Jul 5 2011.
- Chase to obtain additional property value documentation if loan is not closed using the electronic value of \$331,344.

**We will request information from other companies:**

- At closing, provide the borrower(s) with a finalized copy of the FNMA 1003 application form.
- Title Commitment to be issued with no liens, judgments, or delinquent taxes against the property or Borrower(s).
- No funds are to disburse until Chase has reviewed and approved the HUD-1 Settlement Statement prepared by the Settlement Agent.

**IMPORTANT! Your Conditional Approval will expire on October 9, 2011. So please return your information within 3 days.**

Note: Approval is subject to receipt and verification of all documents provided to the satisfaction of Chase.

Conditional Approval for Refinance

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**EXHIBIT A**